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**DEPARTMENT OF HIGHER AND TECHNICAL EDUCATION**

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**NOTIFICATION**

21<sup>st</sup> January, 2025

**No.-01/yo.(Niti)-09/2024..... 126...**—Whereas, the use of Aadhaar as an identity document for delivery of services or benefits or subsidies simplifies the Government delivery processes, brings in transparency and efficiency, and enables beneficiaries to get their entitlements directly in a convenient and seamless manner by obviating the need to produce multiple documents to prove one's identity;

And whereas, the Department of Higher and Technical Education, Government of Jharkhand (here in after referred to as the Department), is administering the Guruji Student Credit Card Scheme (here in after referred to as the Scheme) to provide meritorious students with an opportunity to pursue higher education, with financial support from the banking system under reasonable and affordable terms and conditions (here in after referred to as the beneficiaries). Under this scheme the aspiring students fulfilling the terms and conditions detailed herein, may obtain maximum loan of Rs 15 lakhs (Rupees Fifteen lakhs) at simple interest rate of 4% per annum (here in after referred as the Benefit) from State Co operative Banks and its affiliated Central Co operative Banks and District Central Co operative Banks and Scheduled Commercial Banks operating in the State of Jharkhand (here in after referred as the Member Lending Institution Cum Implementing Agency) as per the extant Scheme guidelines;

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And whereas, the a fore said Scheme involves recurring expenditure in curred from the Consolidated Fund of Government of Jharkhand

Now, therefore, in pursuance of section 7 of the Aadhaar (Targeted Delivery of Financial and Other Subsidies, Benefits and Services) Act, 2016 (18 of 2016) (here in after referred to as the said Act), the Government of Jharkhand here by notifies the following, namely:-

1. (a) An individual eligible for receiving the benefit sunder the Scheme shall hereby be required to furnish proof of possession of the Aadhaar number or undergo Aadhaar authentication.
- (b) Any individual desirous of availing benefits under the Scheme, who does not possess the Aadhaar number or, has not yet enrolled for Aadhaar, shall be required to make application for Aadhaar enrolment before registering for the Scheme provided that he is entitled to obtain Aadhaar as per section 3 of the said Act. And such individuals shall visit any Aadhaar enrolment centre (list available at the Unique Identification Authority of India (UIDAI) website [www.uidai.gov.in](http://www.uidai.gov.in)) to get enrolled for Aadhaar.
- (c) As per regulation 12 of the Aadhaar (Enrolment and Update) Regulations, 2016; the Department through its Implementing Agency, is required to offer Aadhaar enrolment facilities for the beneficiaries who are not yet enrolled for Aadhaar and in case there is no Aadhaar enrolment centre located in the respective Block or Taluka or Tehsil, the Department through its Implementing Agency shall provide Aadhaar enrolment facilities at convenient locations in coordination with the existing Registrars of UIDAI or by becoming a UIDAI Registrar themselves:

Provided that till the time Aadhaar is assigned to the individual, benefits under the Scheme shall be given to such individual, subject to the production of the following documents, namely;

- (1) if he has enrolled, his Aadhaar Enrolment Identifications lip; and
- (2) any one of the following documents, namely:-
  - (i) Bank or Post Office Passbook with Photo; or
  - (ii) Permanent Account Number (PAN) Card; or
  - (iii) Passport: or
  - (iv) Ration Card; or
  - (v) Voter Identity Card: or
  - (vi) MGNREGA card; or
  - (vii) Kisan Photo passbook: or
  - (viii) Driving license issued by the Licensing Authority under the Motor Vehicles Act, 1988 (59 of 1988); or
  - (ix) Certificate of identity having photo of such person issued by a Gazetted Officer or a Tehsildar on an official letter head; or
  - (x) Any other document as specified by the Department:

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Provided further that the above documents may be checked by an officer specifically designated by the Department for that purpose.

2. In order to provide benefits to the beneficiaries under the Scheme Conveniently, the Department through its Implementing Agency shall make all the required arrangements to ensure that wide publicity through the media shall be given to the beneficiaries to make them aware of the said requirement.
3. In all cases, where Aadhaar authentication fails due to poor biometrics of the beneficiaries or due to any other reason, the following remedial mechanisms shall be adopted, namely:-
  - (a) In case of poor finger print quality, iris scan or face authentication facility shall be adopted for authentication. thereby the Department through its Implementing Agency shall make provisions for iris scanners or face authentication along with finger-print authentication for delivery of benefits in seamless manner:
  - (b) In case the biometric authentication through finger prints or iris scan or face authentication is not successful, wherever feasible and admissible authentication by Aadhaar One Time Password or Time-based One-Time Password with limited time validity, as the case may be, shall be offered;
  - (c) In all other cases where biometric or Aadhaar One Time Password or Time-based One-Time Password authentication is not possible, benefits under the Scheme may be given on the basis of physical Aadhaar letter whose authenticity can be verified through the Quick Response (QR) code printed on the Aadhaar letter and the necessary arrangement of QR code reader shall be provided at the convenient locations by the Department through its Implementing Agency.
4. In addition to the above, in order to ensure that no bona fide beneficiary under the Scheme is deprived of his due benefits, the Department through its Implementing Agency shall follow the exception handling mechanism as out lined in the Office Memorandum of DBT Mission, Cabinet Secretariat, Government of India dated 19<sup>th</sup> December 2017.
5. This notification shall come in to effect from the date of its publication in the Official Gazette.

**Ramniwas Yadav**  
Director, Higher Education

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